

United States Bankruptcy Court
District of South DakotaIn re:
Daniel Suvarna Raju Chekuri
Grace Mary Chekuri
DebtorsCase No. 11-40523-CLN
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0869-4

User: dmick
Form ID: b9aPage 1 of 2
Total Noticed: 25

Date Rcvd: Jul 05, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2011.

db/db +Daniel Suvarna Raju Chekuri, Grace Mary Chekuri, 5005 S. Arden Ave.,
Sioux Falls, SD 57108-5146

aty +Larry Dean Nelson, PO Box 89908, Sioux Falls, SD 57109-6908

aty +Stephanie C. Bengford, Assistant U.S. Attorney, PO Box 2638, Sioux Falls, SD 57101-2638

1074521 Breit Law Office, 606 East Tara Tan Circle, Sioux Falls, SD 57108

1074525 Citibank SD NA, PO Box 6094, Sioux Falls, SD 57117-6094

1074527 Department Of The Treasury, Financial Management Service, P.O. Box 830794,
Birmingham, AL 35283-0794

1074529 +HBCS Card Services, Attn. Bankruptcy Dept., PO Box 80026, Salinas, CA 93912

1074530 +Jon K. Haverly, Esq., 2329 N. Career Avenue,, Sioux Falls, SD 57107-1316

1074531 Lincoln County Treasurer, 104 North Main Street, Ste. 100, Canton, SD 57013-1703

1074532 +Pioneer Credit Recovery, Inc., PO Box 189, Arcade, NY 14009-0189

1074533 +Rausch, Strum, Israel & Hornik, Attn. Robert Junso, Esq., 300 N. Dakota Ave Ste 511,
Sioux Falls, SD 57104-6033

1074536 +Small Business Administration, Attn. Jon K. Haverly, Esq., 2329 N. Career Ave.,
Sioux Falls, SD 57107-1316

1074535 +Small Business Administration, 2329 N. Career Ave Suite 105, Sioux Falls, SD 57107-1314

1074537 +Wells Fargo Card Services, PO Box 922, Des Moines, IA 50304-0922

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BLAPIERCE.COM Jul 05 2011 20:43:00 Lee Ann Pierce, Trustee, PO Box 524,
Brookings, SD 57006-0524

ust E-mail/Text: ustpreregion12.sx.ecf@usdoj.gov Jul 05 2011 20:50:34 Bruce J. Gering,
314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462

1074519 +EDI: GMACFS.COM Jul 05 2011 20:43:00 Ally Financial, PO Box 380901,
Bloomington, MN 55438-0901

1074520 +EDI: AMEREXPR.COM Jul 05 2011 20:43:00 American Express, PO Box 36001,
Fort Lauderdale, FL 33336-0001

1074522 EDI: CHASE.COM Jul 05 2011 20:43:00 Chase Card Member Services, Customer Service,
PO Box 15548, Wilmington, DE 19886-5548

1074523 EDI: CHASE.COM Jul 05 2011 20:43:00 Chase Card Member Services, PO Box 15299,
Wilmington, DE 19850-5299

1074524 EDI: CITICORP.COM Jul 05 2011 20:43:00 Citibank NA, PO Box 6077,
Sioux Falls, SD 57117-6077

1074528 EDI: DISCOVER.COM Jul 05 2011 20:43:00 Discover Card, Bankruptcy Department, PO Box 8003,
Hillard, OH 43026

1074534 EDI: SEARS.COM Jul 05 2011 20:43:00 Sears, Bankruptcy Recovery, PO Box 20363,
Kansas City, MO 64195-0363

1074538 EDI: WFFC.COM Jul 05 2011 20:43:00 Wells Fargo Bankruptcy Unit, MAC #N8235-049,
PO Box 10438, Des Moines, IA 50306-0438

1074539 +EDI: WFFC.COM Jul 05 2011 20:43:00 Wells Fargo Home Mortgage, 405 SW 5th Street,
Des Moines, IA 50309-4600

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

1074526 ##+Community Health Center, Medical Clinic, 132 N. Dakota Avenue, Sioux Falls, SD 57104-6419
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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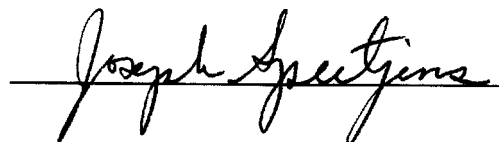
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 07, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **11-40523**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/1/11 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s): Daniel Suvarna Raju Chekuri fdba Good Tidings Software Solutions 5005 S. Arden Ave. Sioux Falls, SD 57108		Grace Mary Chekuri 5005 S. Arden Ave. Sioux Falls, SD 57108	
Case Number: 11-40523		Social Security/Taxpayer ID Numbers: xxx-xx-8996 xxx-xx-7843	
Attorney for Debtor(s): Larry Dean Nelson PO Box 89908 Sioux Falls, SD 57109 Telephone number: 605-335-4008		Bankruptcy Trustee: Lee Ann Pierce Trustee PO Box 524 Brookings, SD 57006-0524 Telephone number: 605-692-9415	

Meeting of Creditors:

Date: **August 5, 2011** Time: **10:30 AM** Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Discharge of Debtor(s) or to Challenge Dischargeability of Certain Debts: 10/4/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 400 S. Phillips Ave., Room 104 Sioux Falls, SD 57104-6851 Telephone number: 605-357-2400 www.sdb.uscourts.gov		For the Court: Frederick M. Entwistle Clerk of the Bankruptcy Court	
Hours Open: Monday – Friday 8:00 AM – 5:00 PM		Date: 7/5/11	

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time, and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Discharge of Debtor(s) <i>or</i> to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —